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**RESPONSE UNDER 37 C.F.R. § 1.116
EXPEDITED PROCEDURE REQUESTED
EXAMINING GROUP 3627
PATENT**
Customer No. 22,852
Attorney Docket No. 5793.3013-00

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:)	
)	
Robert Arthur KOTTMEIER, JR. et al.)	
)	
Application No.: 09/659,585)	Group Art Unit: 3627
)	
Filed: September 11, 2000)	Examiner: James A. Kramer
)	
For: SYSTEM AND METHOD FOR)	Confirmation No.: 4493
PROVIDING A CREDIT CARD)	
WITH MULTIPLE CREDIT LINES)	

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

REPLY TO OFFICE ACTION

In reply to the Final Office Action mailed October 28, 2004, and pursuant to
37 C.F.R. § 1.116, please consider the following:

Amendments to the Claims start on page 2 of this paper.

Remarks/Arguments follow the listing of claims sections on page 37 this paper.